

Information to identify the case:

Debtor 1 **Cynthia A. Adams–Glenn**

Social Security number or ITIN **xxx–xx–6513**

First Name Middle Name Last Name

EIN ____-____-____

Debtor 2

Social Security number or ITIN ____-____-____

(Spouse, if filing)

First Name Middle Name Last Name

EIN ____-____-____

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **17–20977–GLT**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Cynthia A. Adams–Glenn
aka Cynthia A. Glenn

7/19/17

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Cynthia A. Adams-Glenn
 Debtor

Case No. 17-20977-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

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 Total Noticed: 31

Date Rcvd: Jul 19, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2017.

db +Cynthia A. Adams-Glenn, 900 Adelaide Street, Pittsburgh, PA 15219-5715
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 14381332 +AAS Recovery Inc., Suite 205 - Alstan Mall, 2525 Monroeville Blvd.,
 Monroeville, PA 15146-2383
 14381331 +AAAdvantage Card Services, PO Box 13337, Philadelphia, PA 19101-3337
 14381337 +Bernard C. John, 96 E. Main Street A, Uniontown, PA 15401-3517
 14381338 Chase, Attn: Customer Service Research, Mail Code: OH4-7302, P.O. Box 24696,
 Columbus, OH 43224-0696
 14381339 +Chase Cardmember Services, PO Box 1423, Charlotte, NC 28201-1423
 14381340 +Chase Mortgage, PO Box 1423, Charlotte, NC 28201-1423
 14381341 +Chrysler Capital, PO Box 660335, Dallas, TX 75266-0335
 14381342 +Citizens Bank Card Services, PO Box 42010, Providence, RI 02940-2010
 14381345 +++FNB CONSUMER DISCOUNT COMPANY, 4313 WALNUT ST STE 144, MCKEESPORT PA 15132-6129
 (address filed with court: FNB Consumer Discount Company, 4313 Walnut Street, Unit 29,
 McKeesport, PA 15132)
 14381343 Family Foot Center, 4732 Liberty Avenue, Pittsburgh, PA 15224-2051
 14381344 +First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
 14381346 +Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
 14381348 +Macy's, PO Box 9001094, Louisville, KY 40290-1094
 14381349 +Northland Group Inc., PO Box 390905, Minneapolis, MN 55439-0905
 14382106 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14381352 +Patenaude & Felix, 4545 Murphy Canyon Rd- 3rd Floor, San Diego, CA 92123-4363
 14381354 +Sears Master Card, PO Box 9001055, Louisville, KY 40290-1055
 14381355 +Sears Private Label, Po box 9001055, Louisville, KY 40290-1055
 14381359 +Zappos / Chase Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRSHEARER.COM Jul 20 2017 00:53:00 Robert Shearer, 5703 Brewster Lane,
 Erie, PA 16505-1109
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 20 2017 01:03:43 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14381333 +EDI: GMACFS.COM Jul 20 2017 00:53:00 Ally Financial, PO Box 9001948,
 Louisville, KY 40290-1948
 14381335 +EDI: AMEREXPR.COM Jul 20 2017 00:53:00 American Express, PO Box 1270,
 Newark, NJ 07101-1270
 14381336 +E-mail/Text: Smarkunas@thebeneficial.com Jul 20 2017 01:04:40 Beneficial,
 1818 Beneficial Bank Place, 1818 Market Street, Philadelphia, PA 19103-3638
 14381347 EDI: IRS.COM Jul 20 2017 00:53:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 14381353 +EDI: RMSC.COM Jul 20 2017 00:53:00 Sam's Club / Synchrony Bank, PO Box 530942,
 Atlanta, GA 30353-0942
 14381356 EDI: RMSC.COM Jul 20 2017 00:53:00 Synchrony Bank / Amazon, PO Box 960013,
 Orlando, FL 32896-0013
 14381357 EDI: RMSC.COM Jul 20 2017 00:53:00 Synchrony Bank / JCP, PO Box 960090,
 Orlando, FL 32896-0090
 14381358 +EDI: RMSC.COM Jul 20 2017 00:53:00 WalMart/Synchrony Bank, PO Box 530937,
 Atlanta, GA 30353-0937

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
 cr Santander Consumer USA Inc., an Illinois corporati
 aty* +Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14381334* +Ally Financial, PO Box 9001948, Louisville, KY 40290-1948
 14381350* +Northland Group Inc., PO Box 390905, Minneapolis, MN 55439-0905
 14381351* +Northland Group Inc., PO Box 390905, Minneapolis, MN 55439-0905

TOTALS: 2, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 31

Date Rcvd: Jul 19, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 21, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Santander Consumer USA Inc., an Illinois corporation
d/b/a Chrysler Capital bkgroup@kmlawgroup.com
Kenneth Steidl on behalf of Debtor Cynthia A. Adams-Glenn julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bes
tcase.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;dschimizzi@bernste
inlaw.com;acarr@bernsteinlaw.com;cabbott@ecf.courtdrive.com
Robert Shearer information@robertshearer.com, rshearer@ecf.epiqsystems.com;rspclaw@gmail.com
Robert Shearer on behalf of Trustee Robert Shearer information@robertshearer.com,
rshearer@ecf.epiqsystems.com;rspclaw@gmail.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 7